

Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 1.1 Private Passenger:

Operator 1:

Male, Age 23, Married
 Driver training
 Licensed 6 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2014 Honda Civic LX 4DR

Operator 2 (Occasional):

Female, Age 23, Married
 Driver training
 Licensed 4 years, Class 5 license
 1 year level 2 graduated license, 3 years full license
 Renewal - with present company 2 years
 No AF accidents
 No convictions

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 DCPD - \$0 Deductible
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1716	0	0	68	1784	144	14	790	169	2901
	Proposed	1401	49	532	68	2050	190	14	771	145	3170
% +/- to Current Rates		-18.36%			0.00%	14.91%	31.94%	0.00%	-2.41%	-14.20%	9.27%
005	Current	804	0	0	30	834	118	14	669	142	1777
	Proposed	657	24	250	32	963	155	14	653	122	1907
% +/- to Current Rates		-18.28%			6.67%	15.47%	31.36%	0.00%	-2.39%	-14.08%	7.32%
006	Current	686	0	0	30	716	118	14	660	142	1650
	Proposed	561	20	213	32	826	155	14	644	122	1761
% +/- to Current Rates		-18.22%			6.67%	15.36%	31.36%	0.00%	-2.42%	-14.08%	6.73%
007	Current	549	0	0	24	573	118	14	803	122	1630
	Proposed	449	16	170	24	659	155	14	784	105	1717
% +/- to Current Rates		-18.21%			0.00%	15.01%	31.36%	0.00%	-2.37%	-13.93%	5.34%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

Proposed:

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 1.2 Private Passenger:

Operator 1:

Male, Age 23, Married
 Driver training
 Licensed 6 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2014 Honda Civic LX 4DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1150	0	0	34	1184	144	14	561	169	888	2072
	Proposed	936	33	356	34	1359	190	14	552	145	901	2260
% +/- to Current Rates		-18.61%			0.00%	14.78%	31.94%	0.00%	-1.60%	-14.20%	1.46%	9.07%
005	Current	539	0	0	15	554	118	14	475	142	749	1303
	Proposed	439	16	167	16	638	155	14	467	122	758	1396
% +/- to Current Rates		-18.55%			6.67%	15.16%	31.36%	0.00%	-1.68%	-14.08%	1.20%	7.14%
006	Current	460	0	0	15	475	118	14	469	142	743	1218
	Proposed	375	13	142	16	546	155	14	461	122	752	1298
% +/- to Current Rates		-18.48%			6.67%	14.95%	31.36%	0.00%	-1.71%	-14.08%	1.21%	6.57%
007	Current	368	0	0	12	380	118	14	570	122	824	1204
	Proposed	300	11	114	12	437	155	14	561	105	835	1272
% +/- to Current Rates		-18.48%			0.00%	15.00%	31.36%	0.00%	-1.58%	-13.93%	1.33%	5.65%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:
CL 12 DR 6
Coll RG 33, Comp RG 30
No applicable discount

Proposed:
CL 12 DR 6
DC RG 34, Coll RG 34, Comp RG 25
No applicable discount

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 1.3 Private Passenger:

Operator 2: (Occasional)

Female, Age 23, Married
 Driver training
 Licensed 4 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 3 years full license (G/L)
 Renewal - with present company 2 years
 No AF accidents
 No convictions

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	566	0	0	34	600	0	0	229	0	829
	Proposed	465	16	176	34	691	0	0	219	0	910
% +/- to Current Rates		-17.84%			0.00%	15.17%			-4.37%		9.77%
005	Current	265	0	0	15	280	0	0	194	0	474
	Proposed	218	8	83	16	325	0	0	186	0	511
% +/- to Current Rates		-17.74%			6.67%	16.07%			-4.12%		7.81%
006	Current	226	0	0	15	241	0	0	191	0	432
	Proposed	186	7	71	16	280	0	0	183	0	463
% +/- to Current Rates		-17.70%			6.67%	16.18%			-4.19%		7.18%
007	Current	181	0	0	12	193	0	0	233	0	426
	Proposed	149	5	56	12	222	0	0	223	0	445
% +/- to Current Rates		-17.68%			0.00%	15.03%			-4.29%		4.46%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	CL 05 DR 4
	Coll RG 33, Comp RG 30
	No applicable discount

Proposed:	CL 05 DR 4
	DC RG 34, Coll RG 34, Comp RG 25
	No applicable discount

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 2.1 Private Passenger:

Operator 1:

Male, Age 28, Married
 Driver training
 Licensed 10 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2015 Ford Escape SE 4DR 4WD

Operator 2 (Secondary):

Female, Age 27, Married
 Driver training
 Licensed 10 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 No AF accidents
 No convictions

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 DCPD - \$0 Deductible
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	840	0	0	34	874	144	14	361	148	667	1541
	Proposed	672	24	267	34	997	190	14	348	197	749	1746
% +/- to Current Rates		-20.00%			0.00%	14.07%	31.94%	0.00%	-3.60%	33.11%	12.29%	13.30%
005	Current	394	0	0	15	409	118	14	305	124	561	970
	Proposed	315	11	125	16	467	155	14	294	165	628	1095
% +/- to Current Rates		-20.05%			6.67%	14.18%	31.36%	0.00%	-3.61%	33.06%	11.94%	12.89%
006	Current	336	0	0	15	351	118	14	302	124	558	909
	Proposed	269	10	107	16	402	155	14	290	165	624	1026
% +/- to Current Rates		-19.94%			6.67%	14.53%	31.36%	0.00%	-3.97%	33.06%	11.83%	12.87%
007	Current	269	0	0	12	281	118	14	367	107	606	887
	Proposed	215	8	86	12	321	155	14	353	143	665	986
% +/- to Current Rates		-20.07%			0.00%	14.23%	31.36%	0.00%	-3.81%	33.64%	9.74%	11.16%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

Proposed:

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 2.2 Private Passenger:

Operator 1:

Male, Age 28, Married
 Driver training
 Licensed 10 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2015 Ford Escape SE 4DR 4WD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	840	0	0	34	874	144	14	361	148	667	1541
	Proposed	672	24	267	34	997	190	14	348	197	749	1746
% +/- to Current Rates		-20.00%			0.00%	14.07%	31.94%	0.00%	-3.60%	33.11%	12.29%	13.30%
005	Current	394	0	0	15	409	118	14	305	124	561	970
	Proposed	315	11	125	16	467	155	14	294	165	628	1095
% +/- to Current Rates		-20.05%			6.67%	14.18%	31.36%	0.00%	-3.61%	33.06%	11.94%	12.89%
006	Current	336	0	0	15	351	118	14	302	124	558	909
	Proposed	269	10	107	16	402	155	14	290	165	624	1026
% +/- to Current Rates		-19.94%			6.67%	14.53%	31.36%	0.00%	-3.97%	33.06%	11.83%	12.87%
007	Current	269	0	0	12	281	118	14	367	107	606	887
	Proposed	215	8	86	12	321	155	14	353	143	665	986
% +/- to Current Rates		-20.07%			0.00%	14.23%	31.36%	0.00%	-3.81%	33.64%	9.74%	11.16%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

CL 02 DR 7
Coll RG 34, Comp RG 27
No applicable discount

Proposed:

CL 02 DR 7
DC RG 35, Coll RG 35, Comp RG 32
No applicable discount

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 2.3 Private Passenger:

Operator 2: (Secondary)

Female, Age 27, Married
 Driver training
 Licensed 10 years, Class 5 license/G in Ontario
 Renewal - with present company 2 years
 No AF accidents
 No convictions

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates											
005	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates											
006	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates											
007	Current	0	0	0	0	0	0	0	0	0	0
	Proposed	0	0	0	0	0	0	0	0	0	0
% +/- to Current Rates											

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Driving Record Blended with Operator 1

Proposed: Driving Record Blended with Operator 1

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 3.1 Private Passenger:

Operator 1:

Female, Age 52
 No driver training
 Licensed 30 years, Class 5 license/G in Ontario
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 No AF accidents
 No convictions
 2013 Lexus RX350 4DR AWD

Operator 2 (Occasional):

Male, Age 21
 Driver training
 Licensed 3 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 New business
 No AF accidents
 No convictions

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 DCPD - \$0 Deductible
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1690	0	0	68	1758	144	14	723	336	1217	2975
	Proposed	1404	50	740	68	2262	190	14	908	447	1559	3821
% +/- to Current Rates		-16.92%			0.00%	28.67%	31.94%	0.00%	25.59%	33.04%	28.10%	28.44%
005	Current	792	0	0	30	822	118	14	612	282	1026	1848
	Proposed	659	23	347	32	1061	155	14	769	375	1313	2374
% +/- to Current Rates		-16.79%			6.67%	29.08%	31.36%	0.00%	25.65%	32.98%	27.97%	28.46%
006	Current	677	0	0	30	707	118	14	603	282	1017	1724
	Proposed	562	20	295	32	909	155	14	758	375	1302	2211
% +/- to Current Rates		-16.99%			6.67%	28.57%	31.36%	0.00%	25.70%	32.98%	28.02%	28.25%
007	Current	541	0	0	24	565	118	14	734	244	1110	1675
	Proposed	450	15	237	24	726	155	14	922	324	1415	2141
% +/- to Current Rates		-16.82%			0.00%	28.50%	31.36%	0.00%	25.61%	32.79%	27.48%	27.82%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

Proposed:

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 3.2 Private Passenger:

Operator 1:

Female, Age 52
 No driver training
 Licensed 30 years, Class 5 license/G in Ontario
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 No AF accidents
 No convictions
 2013 Lexus RX350 4DR AWD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	1029	0	0	34	1063	144	14	468	336	962	2025
Proposed	837	30	441	34	1342	190	14	580	447	1231	2573
% +/- to Current Rates	-18.66%			0.00%	26.25%	31.94%	0.00%	23.93%	33.04%	27.96%	27.06%
005 Current	482	0	0	15	497	118	14	396	282	810	1307
Proposed	393	14	207	16	630	155	14	491	375	1035	1665
% +/- to Current Rates	-18.46%			6.67%	26.76%	31.36%	0.00%	23.99%	32.98%	27.78%	27.39%
006 Current	412	0	0	15	427	118	14	390	282	804	1231
Proposed	335	12	176	16	539	155	14	484	375	1028	1567
% +/- to Current Rates	-18.69%			6.67%	26.23%	31.36%	0.00%	24.10%	32.98%	27.86%	27.29%
007 Current	329	0	0	12	341	118	14	475	244	733	1074
Proposed	268	9	141	12	430	155	14	589	324	927	1357
% +/- to Current Rates	-18.54%			0.00%	26.10%	31.36%	0.00%	24.00%	32.79%	26.47%	26.35%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

CL 03 DR 7
Coll RG 34, Comp RG 47
No applicable discount

Proposed:

CL 03 DR 7
DC RG 42, Coll RG 42, Comp RG 56
No applicable discount

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Company Name:

Aviva General Insurance Company

Implementation Dates (D/M/Y)

New Business:	1/7/2020
Renewals:	1/7/2020

Profile 3.3 Private Passenger:

Operator 2: (Occasional)

Male, Age 21
 Driver training
 Licensed 3 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 New business
 No AF accidents
 No convictions

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 DCPD - \$0 Deductible
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	661	0	0	34	695	0	0	255	0	255	950
Proposed	567	20	299	34	920	0	0	328	0	328	1248
% +/- to Current Rates	-14.22%			0.00%	32.37%			28.63%		28.63%	31.37%
005 Current	310	0	0	15	325	0	0	216	0	216	541
Proposed	266	9	140	16	431	0	0	278	0	278	709
% +/- to Current Rates	-14.19%			6.67%	32.62%			28.70%		28.70%	31.05%
006 Current	265	0	0	15	280	0	0	213	0	213	493
Proposed	227	8	119	16	370	0	0	274	0	274	644
% +/- to Current Rates	-14.34%			6.67%	32.14%			28.64%		28.64%	30.63%
007 Current	212	0	0	12	224	0	0	259	0	259	483
Proposed	182	6	96	12	296	0	0	333	0	333	629
% +/- to Current Rates	-14.15%			0.00%	32.14%			28.57%		28.57%	30.23%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

CL 05 DR 3
Coll RG 34, Comp RG 47
No applicable discount

Proposed:

CL 05 DR 3
DC RG 42, Coll RG 42, Comp RG 56
No applicable discount

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 4.1 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 35 years, Class 5 license/G in Ontario
 Renewal - with present company 5 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 1 AF 2 years ago
 No convictions
 2013 Hyundai Elantra GL 4DR

Operator 2 (Occasional):

Male, Age 19
 Driver Training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)
 No AF accidents
 Convictions - 1 minor violation 12 months ago,
 1 minor violation 2 years ago

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 DCPD - \$0 Deductible
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1824	0	0	70	1894	130	14	657	133	934	2828
	Proposed	1458	51	528	70	2107	171	14	661	113	959	3066
% +/- to Current Rates		-20.07%			0.00%	11.25%	31.54%	0.00%	0.61%	-15.04%	2.68%	8.42%
005	Current	856	0	0	31	887	106	14	557	112	789	1676
	Proposed	683	26	247	32	988	140	14	559	95	808	1796
% +/- to Current Rates		-20.21%			3.23%	11.39%	32.08%	0.00%	0.36%	-15.18%	2.41%	7.16%
006	Current	731	0	0	31	762	106	14	550	112	782	1544
	Proposed	585	21	210	32	848	140	14	551	95	800	1648
% +/- to Current Rates		-19.97%			3.23%	11.29%	32.08%	0.00%	0.18%	-15.18%	2.30%	6.74%
007	Current	584	0	0	25	609	106	14	668	96	884	1493
	Proposed	468	17	169	25	679	140	14	671	82	907	1586
% +/- to Current Rates		-19.86%			0.00%	11.49%	32.08%	0.00%	0.45%	-14.58%	2.60%	6.23%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

Proposed:

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Company Name:

Aviva General Insurance Company

Implementation Dates (D/M/Y)

New Business:	1/7/2020
Renewals:	1/7/2020

Profile 4.2 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 35 years, Class 5 license/G in Ontario
 Renewal - with present company 5 years
 Annual mileage 15,000 km, travel to/from work 10 km one way
 1 AF 2 years ago
 No convictions
 2013 Hyundai Elantra GL 4DR

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 DCPD - \$0 Deductible
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	986	0	0	31	1017	130	14	356	133	633	1650
	Proposed	798	28	289	31	1146	171	14	355	113	1799
% +/- to Current Rates		-19.07%		0.00%	12.68%	31.54%	0.00%	-0.28%	-15.04%	3.16%	9.03%
005 Current	463	0	0	14	477	106	14	302	112	534	1011
	Proposed	374	14	135	14	537	140	14	300	95	1086
% +/- to Current Rates		-19.22%		0.00%	12.58%	32.08%	0.00%	-0.66%	-15.18%	2.81%	7.42%
006 Current	395	0	0	14	409	106	14	298	112	530	939
	Proposed	320	12	115	14	461	140	296	95	545	1006
% +/- to Current Rates		-18.99%		0.00%	12.71%	32.08%	0.00%	-0.67%	-15.18%	2.83%	7.14%
007 Current	316	0	0	11	327	106	14	362	96	578	905
	Proposed	256	9	93	11	369	140	14	360	82	965
% +/- to Current Rates		-18.99%		0.00%	12.84%	32.08%	0.00%	-0.55%	-14.58%	3.11%	6.63%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

CL 02 DR 5(Accident Forgiveness)
Coll RG 31, Comp RG 27
10% Mature Driver discount on BI, AB, UA, Coll, Comp

Proposed:

CL 02 DR 5(Accident Forgiveness)
DC RG 33, Coll RG 33, Comp RG 21
10% Mature Driver discount on BI, PD, DC, AB, UA, Coll, Comp

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Company Name:

Aviva General Insurance Company

Implementation Dates (D/M/Y)

New Business:	1/7/2020
Renewals:	1/7/2020

Profile 4.3 Private Passenger:

Operator 2 (Occasional):

Male, Age 19

Driver training

Licensed 2 years, Class 5 license/G in Ontario:

1 year level 2 graduated license (G2/L2), 1 year full license (G/L)

No AF accidents

Convictions - 1 minor violation 12 months ago, 1 minor violation 2 years ago

Coverages:

Liability and END 44 \$1,000,000 Limit

Accident Benefits - Basic

DCPD - \$0 Deductible

Collision \$500 Deductible

Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	838	0	0	39	877	0	0	301	0	301	1178
Proposed	660	23	239	39	961	0	0	306	0	306	1267
% +/- to Current Rates	-21.24%			0.00%	9.58%			1.66%		1.66%	7.56%
005 Current	393	0	0	17	410	0	0	255	0	255	665
Proposed	309	12	112	18	451	0	0	259	0	259	710
% +/- to Current Rates	-21.37%			5.88%	10.00%			1.57%		1.57%	6.77%
006 Current	336	0	0	17	353	0	0	252	0	252	605
Proposed	265	9	95	18	387	0	0	255	0	255	642
% +/- to Current Rates	-21.13%			5.88%	9.63%			1.19%		1.19%	6.12%
007 Current	268	0	0	14	282	0	0	306	0	306	588
Proposed	212	8	76	14	310	0	0	311	0	311	621
% +/- to Current Rates	-20.90%			0.00%	9.93%			1.63%		1.63%	5.61%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: CL 05 DR 2

Coll RG 31, Comp RG 27

No applicable discount

15% Minor Conviction Surcharge on BI, AB, UA, Coll, Comp

Proposed: CL 05 DR 2

DC RG 36, Coll RG 30, Comp RG 21

No applicable discount

15% Minor Conviction Surcharge on BI, PD, DC, AB, UA, Coll, Comp

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 5.1 Private Passenger:

Operator 1:

Male, Age 70, Retired
 No driver training
 Licensed 45 years, Class 5 license/G in Ontario
 New business
 Pleasure use - annual mileage 11,000 km
 No AF accidents
 No convictions
 2015 Toyota RAV4 LE 4DR AWD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	643	0	0	31	674	130	14	306	186	636	1310
	Proposed	514	18	223	31	786	171	14	313	252	750	1536
% +/- to Current Rates		-20.06%			0.00%	16.62%	31.54%	0.00%	2.29%	35.48%	17.92%	17.25%
005	Current	302	0	0	14	316	106	14	259	157	536	852
	Proposed	241	8	104	14	367	140	14	265	212	631	998
% +/- to Current Rates		-20.20%			0.00%	16.14%	32.08%	0.00%	2.32%	35.03%	17.72%	17.14%
006	Current	257	0	0	14	271	106	14	256	157	533	804
	Proposed	206	7	89	14	316	140	14	261	212	627	943
% +/- to Current Rates		-19.84%			0.00%	16.61%	32.08%	0.00%	1.95%	35.03%	17.64%	17.29%
007	Current	205	0	0	11	216	106	14	311	135	566	782
	Proposed	165	5	71	11	252	140	14	318	183	655	907
% +/- to Current Rates		-19.51%			0.00%	16.67%	32.08%	0.00%	2.25%	35.56%	15.72%	15.98%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

CL 01 DR 7
Coll RG 34, Comp RG 34
10% Mature Driver discount on BI, AB, UA, Coll, Comp

Proposed:

CL 01 DR 7
DC RG 37, Coll RG 37, Comp RG 40
10% Mature Driver discount on BI, PD, DC, AB, UA, Coll, Comp

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 6.1 Private Passenger:

Operator 1:

Male, Age 40
 No driver training
 Licensed 24 years, Class 5 license/G in Ontario
 New business
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2014 Ford F150 XLT Supercrew 4WD

Operator 2:

Female, Age 39
 No driver training
 Licensed 20 years, Class 5 license/G in Ontario
 New Business
 Pleasure use - annual mileage 9,000 km
 No AF accidents
 No convictions
 2013 Toyota Corolla CE 4DR

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 DCPD - \$0 Deductible
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1321	0	0	58	1379	288	28	625	436	2468
	Proposed	1056	37	418	58	1569	380	28	565	450	2612
% +/- to Current Rates		-20.06%			0.00%	13.78%	31.94%	0.00%	-9.60%	3.21%	5.83%
005	Current	620	0	0	26	646	236	28	529	366	1569
	Proposed	496	17	196	28	737	310	28	477	378	1620
% +/- to Current Rates		-20.00%			7.69%	14.09%	31.36%	0.00%	-9.83%	3.28%	3.25%
006	Current	529	0	0	26	555	236	28	522	366	1471
	Proposed	424	16	166	28	634	310	28	471	378	1511
% +/- to Current Rates		-19.85%			7.69%	14.23%	31.36%	0.00%	-9.77%	3.28%	2.72%
007	Current	423	0	0	20	443	236	28	634	317	1422
	Proposed	339	12	133	20	504	310	28	573	326	1431
% +/- to Current Rates		-19.86%			0.00%	13.77%	31.36%	0.00%	-9.62%	2.84%	0.63%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

Proposed:

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Company Name:

Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 6.2 Private Passenger:

Operator 1:

Male, Age 40
 No driver training
 Licensed 24 years, Class 5 license/G in Ontario
 New business
 Annual mileage 15,000 km, travel to/from work 10 km one way
 No AF accidents
 No convictions
 2014 Ford F150 XLT Supercrew 4WD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	714	0	0	29	743	144	14	322	277	1500
	Proposed	571	20	207	29	827	190	14	269	290	1590
% +/- to Current Rates		-20.03%			0.00%	11.31%	31.94%	0.00%	-16.46%	4.69%	6.00%
005	Current	335	0	0	13	348	118	14	272	232	984
	Proposed	268	9	97	14	388	155	14	227	244	1028
% +/- to Current Rates		-20.00%			7.69%	11.49%	31.36%	0.00%	-16.54%	5.17%	4.47%
006	Current	286	0	0	13	299	118	14	269	232	932
	Proposed	229	9	82	14	334	155	14	224	244	971
% +/- to Current Rates		-19.93%			7.69%	11.71%	31.36%	0.00%	-16.73%	5.17%	4.18%
007	Current	229	0	0	10	239	118	14	326	201	898
	Proposed	183	7	66	10	266	155	14	273	210	918
% +/- to Current Rates		-20.09%			0.00%	11.30%	31.36%	0.00%	-16.26%	4.48%	2.23%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:
CL 02 DR 7
Coll RG 35, Comp RG 41
15% Multi-Vehicle discount on BI, AB, UA, Coll

Proposed:
CL 02 DR 7
DC RG 33, Coll RG 33, Comp RG 41
15% Multi-Vehicle discount on BI, PD, DC, AB, UA, Coll

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Company Name:

Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 6.3 Private Passenger:

Operator 2:

Female, Age 39
 No driver training
 Licensed 20 years, Class 5 license/G in Ontario
 New Business
 Pleasure use - annual mileage 9,000 km
 No AF accidents
 No convictions
 2013 Toyota Corolla CE 4DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	607	0	0	29	636	144	14	303	159	1112
	Proposed	485	17	211	29	742	190	14	296	160	1212
% +/- to Current Rates		-20.10%			0.00%	16.67%	31.94%	0.00%	-2.31%	0.63%	8.99%
005	Current	285	0	0	13	298	118	14	257	134	703
	Proposed	228	8	99	14	349	155	14	250	134	747
% +/- to Current Rates		-20.00%			7.69%	17.11%	31.36%	0.00%	-2.72%	0.00%	6.26%
006	Current	243	0	0	13	256	118	14	253	134	657
	Proposed	195	7	84	14	300	155	14	247	134	695
% +/- to Current Rates		-19.75%			7.69%	17.19%	31.36%	0.00%	-2.37%	0.00%	5.78%
007	Current	194	0	0	10	204	118	14	308	116	642
	Proposed	156	5	67	10	238	155	14	300	116	668
% +/- to Current Rates		-19.59%			0.00%	16.67%	31.36%	0.00%	-2.60%	0.00%	4.05%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

CL 01 DR 7
Coll RG 35, Comp RG 41
15% Multi-Vehicle discount on BI, AB, UA, Coll

Proposed:

CL 01 DR 7
DC RG 37, Coll RG 37, Comp RG 41
15% Multi-Vehicle discount on BI, PD, DC, AB, UA, Coll

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 7.1 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 30 years, Class 5 license/G in Ontario
 Renewal, 3 years with present company
 Annual mileage 20,000 km, travel to/from work 15 km one way
 No AF accidents
 Convictions - 1 minor conviction 12 months ago, 1 minor conviction 2 years ago
 2013 Ford Fusion SE 4DR

Operator 2 (Occasional):

Male, Age 20
 Driver training
 Licensed 3 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 Renewal, 3 years with present company
 1 AF 2 years ago
 No convictions

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 DCPD - \$0 Deductible
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	1736	0	0	69	1805	149	14	720	143	1026	2831
	Proposed	1418	50	643	69	2180	197	14	796	155	3342
% +/- to Current Rates	-18.32%			0.00%	20.78%	32.21%	0.00%	10.56%	8.39%	13.26%	18.05%
005 Current	814	0	0	31	845	122	14	609	120	865	1710
	Proposed	664	23	302	33	1022	160	14	673	130	1999
% +/- to Current Rates	-18.43%			6.45%	20.95%	31.15%	0.00%	10.51%	8.33%	12.95%	16.90%
006 Current	695	0	0	31	726	122	14	601	120	857	1583
	Proposed	567	20	257	33	877	160	14	665	130	1846
% +/- to Current Rates	-18.42%			6.45%	20.80%	31.15%	0.00%	10.65%	8.33%	13.07%	16.61%
007 Current	556	0	0	24	580	122	14	730	104	970	1550
	Proposed	453	15	205	24	697	160	14	809	113	1793
% +/- to Current Rates	-18.53%			0.00%	20.17%	31.15%	0.00%	10.82%	8.65%	12.99%	15.68%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

Proposed:

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Company Name:

Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 7.2 Private Passenger:

Operator 1:

Male, Age 55
 No driver training
 Licensed 30 years, Class 5 license/G in Ontario
 Renewal, 3 years with present company
 Annual mileage 20,000 km, travel to/from work 15 km one way
 No AF accidents
 Convictions - 1 minor conviction 12 months ago, 1 minor conviction 2 years ago
 2013 Ford Fusion SE 4DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	949	0	0	35	984	149	14	386	143	692	1676
	Proposed	773	27	351	35	1186	197	14	431	155	797	1983
% +/- to Current Rates		-18.55%			0.00%	20.53%	32.21%	0.00%	11.66%	8.39%	15.17%	18.32%
005	Current	445	0	0	16	461	122	14	326	120	582	1043
	Proposed	362	12	165	17	556	160	14	364	130	668	1224
% +/- to Current Rates		-18.65%			6.25%	20.61%	31.15%	0.00%	11.66%	8.33%	14.78%	17.35%
006	Current	380	0	0	16	396	122	14	322	120	578	974
	Proposed	309	11	140	17	477	160	14	360	130	664	1141
% +/- to Current Rates		-18.68%			6.25%	20.45%	31.15%	0.00%	11.80%	8.33%	14.88%	17.15%
007	Current	304	0	0	12	316	122	14	391	104	631	947
	Proposed	247	8	112	12	379	160	14	438	113	725	1104
% +/- to Current Rates		-18.75%			0.00%	19.94%	31.15%	0.00%	12.02%	8.65%	14.90%	16.58%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

CL 02 DR 6
Coll RG 34, Comp RG 25
10% Mature Driver discount on BI, AB, UA, Coll, Comp
15% Minor Conviction Surcharge on BI, AB, UA, Coll, Comp

Proposed:

CL 02 DR 6
DC RG 38, Coll RG 38, Comp RG 26
10% Mature Driver discount on BI, PD, DC, AB, UA, Coll, Comp
15% Minor Conviction Surcharge on BI, PD, DC, AB, UA, Coll, Comp

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 7.3 Private Passenger:

Operator 2: (Occasional)

Male, Age 20
 Driver training
 Licensed 3 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 Renewal, 3 years with present company
 1 AF 2 years ago
 No convictions

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	787	0	0	34	821	0	0	334	0	334	1155
	Proposed	645	23	292	34	994	0	0	365	0	365	1359
% +/- to Current Rates		-18.04%			0.00%	21.07%			9.28%		9.28%	17.66%
005	Current	369	0	0	15	384	0	0	283	0	283	667
	Proposed	302	11	137	16	466	0	0	309	0	309	775
% +/- to Current Rates		-18.16%			6.67%	21.35%			9.19%		9.19%	16.19%
006	Current	315	0	0	15	330	0	0	279	0	279	609
	Proposed	258	9	117	16	400	0	0	305	0	305	705
% +/- to Current Rates		-18.10%			6.67%	21.21%			9.32%		9.32%	15.76%
007	Current	252	0	0	12	264	0	0	339	0	339	603
	Proposed	206	7	93	12	318	0	0	371	0	371	689
% +/- to Current Rates		-18.25%			0.00%	20.45%			9.44%		9.44%	14.26%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

CL 05 DR 1
Coll RG 34, Comp RG 25
No applicable discount

Proposed:

CL 05 DR 1
DC RG 38, Coll RG 38, Comp RG 26
No applicable discount

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 8.1 Private Passenger:

Operator 1:

Female, Age 50
 No driver training
 Licensed 25 years, Class 5 license/G in Ontario
 Renewal, 3 years with present company
 Annual mileage 15,000 km, travel to/from work 15 km one way
 1 AF 4 years ago
 No convictions
 2014 Nissan Rogue S 4DR 2WD

Operator 2 (Occasional):

Female, Age 19
 Driver training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)
 Renewal, 3 years with present company
 No AF accidents
 Convictions - 1 minor conviction 12 months ago

Coverages:

Liability and END 44 \$1,000,000 Limit
 Accident Benefits - Basic
 DCPD - \$0 Deductible
 Collision \$500 Deductible
 Comprehensive \$250 Deductible

COMBINED

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1823	0	0	71	1894	144	14	638	159	2849
	Proposed	1511	53	629	71	2264	190	14	739	140	3347
% +/- to Current Rates		-17.11%			0.00%	19.54%	31.94%	0.00%	15.83%	-11.95%	17.48%
005	Current	855	0	0	32	887	118	14	540	134	1693
	Proposed	709	25	295	34	1063	155	14	625	118	1975
% +/- to Current Rates		-17.08%			6.25%	19.84%	31.36%	0.00%	15.74%	-11.94%	16.66%
006	Current	731	0	0	32	763	118	14	532	134	1561
	Proposed	605	22	253	34	914	155	14	618	118	1819
% +/- to Current Rates		-17.24%			6.25%	19.79%	31.36%	0.00%	16.17%	-11.94%	16.53%
007	Current	584	0	0	25	609	118	14	647	116	1504
	Proposed	484	17	202	25	728	155	14	750	102	1749
% +/- to Current Rates		-17.12%			0.00%	19.54%	31.36%	0.00%	15.92%	-12.07%	16.29%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

Proposed:

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 8.2 Private Passenger:

Operator 1:

Female, Age 50
 No driver training
 Licensed 25 years, Class 5 license/G in Ontario
 Renewal, 3 years with present company
 Annual mileage 15,000 km, travel to/from work 15 km one way
 1 AF 4 years ago
 No convictions
 2014 Nissan Rogue S 4DR 2WD

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional	
004	Current	1096	0	0	34	1130	144	14	396	159	713	1843
	Proposed	887	31	369	34	1321	190	14	453	140	797	2118
% +/- to Current Rates		-19.07%			0.00%	16.90%	31.94%	0.00%	14.39%	-11.95%	11.78%	14.92%
005	Current	514	0	0	15	529	118	14	335	134	601	1130
	Proposed	416	15	173	16	620	155	14	383	118	670	1290
% +/- to Current Rates		-19.07%			6.67%	17.20%	31.36%	0.00%	14.33%	-11.94%	11.48%	14.16%
006	Current	439	0	0	15	454	118	14	331	134	597	1051
	Proposed	355	13	148	16	532	155	14	379	118	666	1198
% +/- to Current Rates		-19.13%			6.67%	17.18%	31.36%	0.00%	14.50%	-11.94%	11.56%	13.99%
007	Current	351	0	0	12	363	118	14	402	116	650	1013
	Proposed	284	10	118	12	424	155	14	460	102	731	1155
% +/- to Current Rates		-19.09%			0.00%	16.80%	31.36%	0.00%	14.43%	-12.07%	12.46%	14.02%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	CL 02 DR 5(Accident Forgiveness)
	Coll RG 31, Comp RG 29
	No applicable discount

Proposed:	CL 02 DR 5(Accident Forgiveness)
	DC RG 36, Coll RG 36, Comp RG 24
	No applicable discount

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 8.3 Private Passenger:

Operator 2: (Occasional)

Female, Age 19
 Driver training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 1 year full license (G/L)
 Renewal, 3 years with present company
 No AF accidents
 Convictions - 1 minor conviction 12 months ago

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory		Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	727	0	0	37	764	0	0	242	0	242	1006
	Proposed	624	22	260	37	943	0	0	286	0	286	1229
% +/- to Current Rates		-14.17%			0.00%	23.43%			18.18%		18.18%	22.17%
005	Current	341	0	0	17	358	0	0	205	0	205	563
	Proposed	293	10	122	18	443	0	0	242	0	242	685
% +/- to Current Rates		-14.08%			5.88%	23.74%			18.05%		18.05%	21.67%
006	Current	292	0	0	17	309	0	0	201	0	201	510
	Proposed	250	9	105	18	382	0	0	239	0	239	621
% +/- to Current Rates		-14.38%			5.88%	23.62%			18.91%		18.91%	21.76%
007	Current	233	0	0	13	246	0	0	245	0	245	491
	Proposed	200	7	84	13	304	0	0	290	0	290	594
% +/- to Current Rates		-14.16%			0.00%	23.58%			18.37%		18.37%	20.98%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	CL 05 DR 3
	Coll RG 31, Comp RG 29
	10% Minor Conviction Surcharge on BI, AB, UA, Coll, Comp

Proposed:	CL 05 DR 3
	DC RG 36, Coll RG 36, Comp RG 24
	10% Minor Conviction Surcharge on BI, PD, DC, AB, UA, Coll, Comp

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Company Name:

Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 9.1 Private Passenger:

Operator 1:

Male, Age 19
 Driver training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 Renewal, 2 years with present company
 Pleasure use - annual mileage 18,000 km
 No AF accidents
 No Convictions
 2012 Ford Focus SE 5DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	2935	0	0	34	2969	144	14	1111	152	4390
	Proposed	2761	98	951	34	3844	190	14	937	130	5115
% +/- to Current Rates		-5.93%			0.00%	29.47%	31.94%	0.00%	-15.66%	-14.47%	16.51%
005	Current	1377	0	0	15	1392	118	14	940	128	2592
	Proposed	1295	46	446	16	1803	155	14	793	109	2874
% +/- to Current Rates		-5.95%			6.67%	29.53%	31.36%	0.00%	-15.64%	-14.84%	10.88%
006	Current	1175	0	0	15	1190	118	14	928	128	2378
	Proposed	1105	39	381	16	1541	155	14	782	109	2601
% +/- to Current Rates		-5.96%			6.67%	29.50%	31.36%	0.00%	-15.73%	-14.84%	9.38%
007	Current	940	0	0	12	952	118	14	1128	110	2322
	Proposed	884	31	304	12	1231	155	14	951	94	2445
% +/- to Current Rates		-5.96%			0.00%	29.31%	31.36%	0.00%	-15.69%	-14.55%	5.30%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:
CL 10 DR 3
Coll RG 34, Comp RG 28
No applicable discount

Proposed:
CL 10 DR 3
DC RG 32, Coll RG 32, Comp RG 22
No applicable discount

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Company Name:

Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 10.1 Private Passenger:

Operator 1:

Male, Age 19
 Driver training
 Licensed 2 years, Class 5 license/G in Ontario:
 1 year level 2 graduated license (G2/L2), 2 years full license (G/L)
 Renewal, 2 years with present company
 Pleasure use - annual mileage 18,000 km
 1 AF 12 months ago 1 AF 2 years ago
 Convictions - 1 minor violation 12 months ago, 1 minor violation 2 years ago
 2012 Hyundai Accent L 5DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current	4020	0	0	39	4059	166	14	1597	105	1882	5941
Proposed	3609	128	1119	39	4895	219	14	1252	110	1595	6490
% +/- to Current Rates	-10.22%			0.00%	20.60%	31.93%	0.00%	-21.60%	4.76%	-15.25%	9.24%
005 Current	1885	0	0	17	1902	136	14	1351	89	1590	3492
Proposed	1692	60	524	18	2294	178	14	1059	92	1343	3637
% +/- to Current Rates	-10.24%			5.88%	20.61%	30.88%	0.00%	-21.61%	3.37%	-15.53%	4.15%
006 Current	1609	0	0	17	1626	136	14	1333	89	1572	3198
Proposed	1444	51	447	18	1960	178	14	1045	92	1329	3289
% +/- to Current Rates	-10.25%			5.88%	20.54%	30.88%	0.00%	-21.61%	3.37%	-15.46%	2.85%
007 Current	1287	0	0	14	1301	136	14	1622	76	1848	3149
Proposed	1156	41	358	14	1569	178	14	1272	79	1543	3112
% +/- to Current Rates	-10.18%			0.00%	20.60%	30.88%	0.00%	-21.58%	3.95%	-16.50%	-1.17%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:

CL 10 DR 1
Coll RG 33, Comp RG 15
15% Minor Conviction Surcharge on BI, AB, UA, Coll, Comp

Proposed:

CL 10 DR 1
DC RG 30, Coll RG 30, Comp RG 15
15% Minor Conviction Surcharge on BI, PD, DC, AB, UA, Coll, Comp

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Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 11.1 Private Passenger:

Operator 1:

Female, Age 35
 No driver training
 Licensed 15 years, Class 5 license/G in Ontario
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 No AF accidents
 No convictions
 2014 Dodge Grand Caravan SE

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004	Current	1029	0	0	34	1063	144	14	468	169	1858
	Proposed	837	30	318	34	1219	190	14	418	160	2001
% +/- to Current Rates		-18.66%			0.00%	14.68%	31.94%	0.00%	-10.68%	-5.33%	7.70%
005	Current	482	0	0	15	497	118	14	396	142	1167
	Proposed	393	14	149	16	572	155	14	354	134	1229
% +/- to Current Rates		-18.46%			6.67%	15.09%	31.36%	0.00%	-10.61%	-5.63%	5.31%
006	Current	412	0	0	15	427	118	14	390	142	1091
	Proposed	335	12	127	16	490	155	14	349	134	1142
% +/- to Current Rates		-18.69%			6.67%	14.75%	31.36%	0.00%	-10.51%	-5.63%	4.67%
007	Current	329	0	0	12	341	118	14	475	122	1070
	Proposed	268	9	102	12	391	155	14	425	116	1101
% +/- to Current Rates		-18.54%			0.00%	14.66%	31.36%	0.00%	-10.53%	-4.92%	2.90%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current:	CL 03 DR 7
	Coll RG 34, Comp RG 30
	No applicable discount

Proposed:	CL 03 DR 7
	DC RG 34, Coll RG 34, Comp RG 28
	No applicable discount

Company Name: Aviva General Insurance Company

Implementation Dates (D/M/Y)	
New Business:	1/7/2020
Renewals:	1/7/2020

Profile 12.1 Private Passenger:

Operator 1:

Female, Age 35
 No driver training
 Licensed 15 years, Class 5 license/G in Ontario
 New business
 Annual mileage 25,000 km, travel to/from work 25 km one way
 1 AF 2 years ago 1 AF 4 years ago
 Convictions - 1 criminal code conviction 12 months ago, 1 major violation 18 months ago, 1 major violation 2 years ago
 2012 Nissan Versa 1.8 S 5DR

Coverages:
Liability and END 44 \$1,000,000 Limit
Accident Benefits - Basic
DCPD - \$0 Deductible
Collision \$500 Deductible
Comprehensive \$250 Deductible

Statistical Territory	Bodily Injury*	Property Damage*	DCPD	Uninsured Auto	Total Mandatory Coverages	Accident Benefits	END 44	Collision	Comprehensive	Total Optional Coverages	Total of Mandatory and Optional
004 Current									0	0	0
	Proposed								0	0	0
% +/- to Current Rates											0.00%
005 Current									0	0	0
	Proposed								0	0	0
% +/- to Current Rates											0.00%
006 Current									0	0	0
	Proposed								0	0	0
% +/- to Current Rates											0.00%
007 Current									0	0	0
	Proposed								0	0	0
% +/- to Current Rates											0.00%

* Form part of Third Party Liability. If there is no break-down, put TPL under Bodily Injury and include Health Levy, if applicable.

Classification Treatment: By operator, specify class, driving record, rate group, etc., and the % amount of any applicable discounts or surcharges.

Current: Cancelled/Declined as per Declination Rules

Proposed: Cancelled/Declined as per Declination Rules

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